

<i>SERFF Tracking Number:</i>	<i>PHYS-128184140</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>PMA3249-1211</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.012 Multi-Plan 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Med Sup/LTC</i>		
<i>Project Name/Number:</i>	<i>PMA3249-1211/PMA3249-1211</i>		

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup/LTC	SERFF Tr Num: PHYS-128184140	State: Arkansas
TOI: MS08I Individual Medicare Supplement -	SERFF Status: Closed-Filed-	State Tr Num:
Standard Plans 2010	Closed	
Sub-TOI: MS08I.012 Multi-Plan 2010	Co Tr Num: PMA3249-1211	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Stephanie Fowler
	Authors: Sonya Dickey, Sara	Disposition Date: 03/21/2012
	Magee-Garcia	
	Date Submitted: 03/20/2012	Disposition Status: Filed-Closed
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: PMA3249-1211	Status of Filing in Domicile: Pending
Project Number: PMA3249-1211	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 03/21/2012
	State Status Changed: 03/21/2012
Deemer Date:	Created By: Sonya Dickey
Submitted By: Sonya Dickey	Corresponding Filing Tracking Number:
Filing Description:	
RE: Medicare Supplement Insurance & Long Term Care Advertisements	
Invitation to Inquire Booklet: PMA3249-1211 - will be used in only face-to-face situations	
Invitation to Inquire Trifold: PMA3251-1211 - will be used in face-to-face situations and direct mail	

Pursuant to State requirements, the above referenced material is intended for use in your State. This material will be used by licensed agents in your state to create an interest in the following Medicare Supplement policies:

Policies/Rider Medicare Supplement Plans Approval Dates

P020AR A 8-12-09

P025AR F 8-12-09

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P026AR G 8-12-09
P027AR High Ded F 8-12-09
High Deductible Premium Discount Rider B345 8-12-09
P020AR N 5-11-11

This material could also create an interest in one of the following Long Term Care policies:

Policies Approval Dates

P145AR 8-11-04
P146AR 8-11-04
P147AR 8-11-04
P148AR 8-11-04

These invitations to inquire will also be used to create an interest in our other approved products in your state. The agent contact information is variable and has been indicated with brackets, The PMA3249-1211 has the right hand column on page one as variable and has been indicated with brackets. This column may be personalized with the agent contact information if the agent prefers. The variable copy that could be used has been provided for your reviewing convenience under the Supporting Documentation Tab. Company information such as years of service, amounts of assets and corresponding dates has been indicated with brackets since these amounts and dates could change in the future. Also the funeral statistic and corresponding date have been indicated with brackets since these could also change in the future.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 1663. You may also contact me via email at Sonya.Dickey@physiciansmutual.com. Your assistance is greatly appreciated.

Company and Contact

Filing Contact Information

Sonya Dickey,	sonya.dickey@physiciansmutual.com
2600 Dodge Street	402-633-1663 [Phone]
Omaha, NE 68131	402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company	CoCode: 80578	State of Domicile: Nebraska
2600 Dodge Street	Group Code: 367	Company Type:
Omaha, NE 68131	Group Name:	State ID Number:
(402) 633-1188 ext. [Phone]	FEIN Number: 47-0270450	

SERFF Tracking Number: PHYS-128184140 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number:
Company Tracking Number: PMA3249-1211
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010
Product Name: Med Sup/LTC
Project Name/Number: PMA3249-1211/PMA3249-1211

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$50 per form 2 forms
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$100.00	03/20/2012	57308829

SERFF Tracking Number:	PHYS-128184140	State:	Arkansas
Filing Company:	Physicians Mutual Insurance Company	State Tracking Number:	
Company Tracking Number:	PMA3249-1211		
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08I.012 Multi-Plan 2010
Product Name:	Med Sup/LTC		
Project Name/Number:	PMA3249-1211/PMA3249-1211		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/21/2012	03/21/2012

<i>SERFF Tracking Number:</i>	<i>PHYS-128184140</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 03/21/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	variable information	Filed-Closed	Yes
Form	PMA3249-1211	Filed-Closed	Yes
Form	PMA3251-1211	Filed-Closed	Yes

SERFF Tracking Number: *PHYS-128184140* State: *Arkansas*

Filing Company: *Physicians Mutual Insurance Company* State Tracking Number:

Company Tracking Number: *PMA3249-1211*

TOI: *MS08I Individual Medicare Supplement - Standard Plans 2010* Sub-TOI: *MS08I.012 Multi-Plan 2010*

Product Name: *Med Sup/LTC*

Project Name/Number: *PMA3249-1211/PMA3249-1211*

Form Schedule

Lead Form Number: PMA3249-1211

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 03/21/2012	PMA3249-1211	Advertising	PMA3249-1211	Initial			PMA3249-1211.pdf
Filed-Closed 03/21/2012	PMA3251-1211	Advertising	PMA3251-1211	Initial			PMA3251-1211.pdf

Making Insurance Simple

A guide to your coverage options



Your insurance solutions from
Physicians Mutual Insurance Company®
Physicians Life Insurance Company®



Physicians
Mutual®

Insurance for all of us.®

Straightforward Answers to Your Needs

I work for you

You have a lot of choices when it comes to picking an insurance company. But how do you know which one is right for you, much less which products best fit your needs?

That's where I can help. I'm here to explain your options — in plain speak — so you **get the right coverage at the right price**. That's my job as a credible educator, to put your needs first, and is the reason why I work for you.

And you can rest assured I'll be here when you need me. Not only do you have my continuous support, you are also backed by one of the strongest insurance companies in the industry.

In fact, we are not publicly owned or traded, so it is **your interests that come first** — not those of Wall Street. Our history goes back over 110 years to when Physicians Mutual Insurance Company first opened its doors in 1902 and later expanded to include Physicians Life Insurance Company in 1970.

In 2010 alone, Physicians Mutual Insurance Company paid more than \$250 million on all insurance benefits combined, and Physicians Life Insurance Company paid more than \$155 million on all life and annuity benefits combined ... that's an average of over \$1.5 million paid every working day!

Plus, Physicians Mutual Insurance Company has over \$1.6 billion in invested assets, and Physicians Life Insurance Company has over \$1.3 billion. That means we have the financial strength to ensure your claims can be paid.

When you buy our insurance, you become a member of our family, so we can help you take care of yours. Remember, **we'll be here when you need us ... now and for years to come.**



Please, never hesitate to contact us if you have questions or need help ... that's why we're here.

PhysiciansMutual.com



Physicians
Mutual®

Insurance for all of us.®

Insurance for all of us.®

Because good coverage shouldn't be hard to understand



The Physicians Mutual family ...

- Protects thousands of customers all across the country
- Consistently receives some of the highest financial strength ratings in the nation
- Pays an average of over [\$1.5]million in claims every working day
- Remains strong with over [\$2.9]billion in assets

You deserve straightforward answers from straightforward companies — not flashy slogans or gimmicks.

That's why we take the time to sit down and listen to your needs ... talk to you person to person ... and help give the right answers to your insurance problems.

The Physicians Mutual family is for **all of us** who work hard for a living. For **all of us** who want to be treated the way a valued customer should be — with kindness and respect.

Isn't it about time a company actually listens and stands up for you?

When you purchase insurance from us, you become part of a community that is listened to and treated with respect. That's just one of the reasons why 97% of customers are satisfied with us and 9 out of 10 would recommend us to family and friends.*

There's no beating around the bush, just saying things as they are ... simple answers from an honest company.

Isn't that the way it should be? That's ...

Insurance for all of us.®

*Physicians Mutual® Customer Satisfaction Survey, 2010, conducted by Wiese Research Associates

Protection from Rising Medical Costs

When traditional insurance just isn't enough

Medicare Supplement

Medicare alone may not be enough to cover your medical bills. That's because, as good as it is, **Medicare was never intended to pay all your expenses.**

In fact, just a little over 50% of health care costs for seniors are actually paid by Medicare, and the average Medicare recipient, age 65 and over, has more than \$13,000 in health care costs each year.*

This can leave you paying medical expenses out of your own pocket, including things like coinsurance, co-pays and deductibles.

That's where our Medicare Supplement insurance can help.

Medicare Supplement insurance works together with Medicare to help offer **more insurance coverage** and help reduce the amount of money you spend out of your own pocket.

Simply put, Medicare Supplement insurance can help **pay your medical expenses.**

* Costs include medical and long-term care services, prescription drugs, hospice care and more; information is from "Medicare Current Beneficiary Survey," Centers for Medicare and Medicaid Services, 2004 (released in March 2008)

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program; coverages offered by Physicians Mutual Insurance Company
In CO/MO: These policies are available to people under age 65 if due to a disability.
(P020, P025, P026, P027, P029, B345; OK: P0200K, P0250K, P0260K, P0270K, P0290K; WI: P235, B369, B370, B371, B372, B373, P236, P237, B398, B420)

Dental

Did you know research shows a link between how you take care of your teeth and things like heart disease, stroke and even diabetes ... and that warning signs for more than 90% of all bodily diseases can appear in your mouth?*

That's why our dental insurance is so important.

It pays for more than 300 covered dental services — from preventive care to major procedures — so you can help keep your mouth (and body) healthy.

And, since it has no deductible, you keep more money in your pocket!

Remember, standard health insurance usually doesn't cover dental care (even Medicare can only provide limited benefits), it's wise to seek dental coverage that can help you save money.

Our dental insurance can make it easier (and more affordable) to see your dentist and **receive the care you need** to stay healthy.

* "The Importance of Oral Health to Overall Health," Oral Health Resources, The Academy of General Dentistry, updated October 2008

Coverages offered by Physicians Mutual Insurance Company
(C250A, P150; OK: P1500K)

Protection from Rising Medical Costs

Additional answers to your health insurance needs

Cancer

While the odds of surviving cancer are higher than ever, its treatment can be extensive and expensive. Unfortunately, many of the costs are not covered by traditional medical insurance.

That's where our cancer insurance comes in.

It can help **cover the high costs of cancer** and reduce the amount you spend out of your own pocket ... so you can **worry less about bills** and focus more on enjoying life.

Consider this ... cancer patients who have no insurance, or not enough health insurance, have higher medical costs, poorer outcomes and higher rates of death.*

And, 1 in 5 cancer patients with just regular health insurance use all or most of their savings paying for costs related to cancer.*

Our cancer insurance can help ease the burden of medical bills ... so **you don't have to pay everything by yourself.**

* "Cancer Facts and Figures," American Cancer Society, 2008

Coverages offered by Physicians Mutual Insurance Company
(P176; OK: P1760K)



Planning for the Future

Solutions for living a long life

Long-Term Care

Many people don't want to be a burden on family and friends, particularly when it comes to long-term care.

And when you consider the need for long-term care can arise at any time in your life (perhaps due to an unexpected illness, injury or car accident), it's important to plan ahead now.

Long-term care insurance can help make sure **you have help getting care ... and paying for it.**

Remember, long-term care can be very expensive. Simply having help in your home can cost almost \$19 an hour and staying in a semi-private room at a nursing home costs more than \$70,000 a year.*

Do you have money to help pay for these costs without using your retirement savings?

That's where our long-term care insurance can help ... so you can **keep your independence and not burden your loved ones** with your care or medical bills.

* "2011 Cost of Care Survey," Genworth Financial and CareScout, 2011

Coverages offered by Physicians Mutual Insurance Company
(P145, P146, P147, P148; OK: P145OK, P146OK, P147OK, P148OK)

Annuities

Lately, there seem to be fewer options available to **plan securely for the future ...** and people who have invested in the stock market have seen their share of surprises.

Plus, people are living longer today than ever before. In fact, a 65-year-old person today can expect to live another 17 to 20 years.*

This means people are spending more time in retirement and that means their income has to last longer. So, it's probably a good idea to look for ways to save that help ensure you **won't run out of money** in retirement.

Luckily, annuities offer a safe, secure way to **build your retirement savings** and help ensure you don't outlive your money.

Our annuities offer safe, steady growth of your funds as well as a guaranteed income stream.

They can help **bring you peace of mind** knowing your retirement savings will be there when you need it.

* United States Life Tables, 2007," National Vital Statistics Reports, National Center for Health Statistics, September 28, 2011

Annuities offered by Physicians Life Insurance Company
(AP111, AP112, AP114, AP116, AP117; OK: AP111X, AP112X, AP114X, AP116X, AP117OK)

Protection for Loved Ones

Coverage through all the stages of your life

Life

If you change jobs or retire, you may not be able to take your life insurance with you ... or perhaps you don't have any coverage at all.

That's why we offer a variety of life insurance options — so you can have coverage that **travels with you through every stage of life.**

Keep in mind, the average for how much a funeral can cost is[\$7,755.*]

Will your current coverage pay for that whole amount, as well as the rest of your final expenses? What about your credit card bills, mortgage and other debt? Do you have enough coverage for those as well?

Plus, as time goes on, the cost of living often goes up. So the benefits you planned on leaving to your loved ones may not pay for everything you intend them to cover.

Our life insurance is an ideal way to help ensure your loved ones receive the protection they deserve ... so you can **leave dollars, not debts.**

* "General Price List Survey," National Funeral Directors Association (NFDA), [2010]

Coverages offered by Physicians Life Insurance Company
(L708, L712, L726, L728, L729, L730, L732, L762; OK: L726K, L729L, L7300K,
L7320K, L7620K)



Taking Time to Remember

The Physicians Mutual family is committed to sustaining, improving and restoring our world.

The Trees in Memory Program, carried out in cooperation with the Arbor Day Foundation, is one way we work to fulfill that commitment.

In memory of each of our customers who passes on, we plant a tree in a national forest that has been damaged by natural disasters.

Now in its[seventh]year, our program has planted over[160,000]trees. In fact, we have already filled a forest in Florida and are now helping to restore one in Michigan.

As these trees grow, they provide lasting memories of loved ones — while enhancing and beautifying our world.

**Here's what some of our
customers say ...**

"My Physicians Mutual agent is very caring and courteous. He has always been there when I need good advice."

– Richard K., Missouri

"I've found Physicians Mutual makes choosing a plan easy, and paying for it easy, too. When I used to think about insurance, I thought 'difficult.' But when I think of Physicians Mutual, I think 'I've got someone on my side.'"

– Gene M., Nebraska



**Physicians
Mutual®**

Insurance for all of us.®

2600 Dodge Street
Omaha, NE 68131-2671

Customer Service:
800-228-9100

PhysiciansMutual.com

Please ask your agent/producer for complete details (including benefits, costs and limitations) about these valuable insurance options. Product availability varies by state. This is a solicitation of insurance.

Insurance Producer license # _____

© Physicians Mutual®, 2009



We Take the Time to Remember

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Insurance for all of us.® Because good coverage shouldn't be hard to understand

You deserve straightforward answers from straightforward companies — not flashy slogans or gimmicks.

That's why we take the time to sit down and listen to your needs ... talk to you person to person ... and help give the right answers to your insurance problems.

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Isn't it about time a company actually listens and stands up for you?

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*Physicians Mutual® Customer Satisfaction Survey, 2010, conducted by Wiese Research Associates



"I am pleased to have you as my insurance company. When my husband died, you took care of everything so there were no details for me to handle during an already stressful time. Even though I have a small policy, I feel that you will do the same for my sons when I pass on. You do what you say you'll do and are very trustworthy."

— Doris W.

[agent /
producer
photo]

[Physicians Mutual®]
[2600 Dodge Street]
[Omaha, NE 68131]

[PhysiciansMutual.com]

An agent/producer will contact you and provide complete details (including benefits, costs and limitations) for this solicitation of insurance. Product availability varies by state.

[AR : Insurance Producer License # _____]

©Physicians Mutual®, 2010

Making Insurance Simple

A guide to your coverage options



Your insurance solutions from
Physicians Mutual Insurance Company®
Physicians Life Insurance Company®



Insurance for all of us.®

Straightforward Answers to Your Needs

I work for you

You have a lot of choices when it comes to picking an insurance policy. But how do you know which one is right for you?

That’s where I can help. Here’s a **brief list of the protection we offer**, as well as a description of how each one can help you. Please feel free to ask me for the complete details (including benefits, costs and limitations) at any time.

Remember, I’m here to explain your options — in plain speak — so you **get the right coverage at the right price**. That’s my job as a credible educator, to put your needs first, and it’s the reason why I work for you.

You not only have my continuous support, you are also backed by one of the strongest insurance companies in the industry.

In[2010]alone, Physicians Mutual Insurance Company paid more than[\$250]million on all insurance benefits combined, and Physicians Life Insurance Company paid more than[\$155]million on all life and annuity benefits combined ... that’s an average of **over \$1.5]million paid every working day!**

Plus, Physicians Mutual Insurance Company has over[\$1.6]billion in invested assets, and Physicians Life Insurance Company has over[\$1.3]billion. That means we have the financial strength to ensure your claims can be paid.

Please never hesitate to contact me. I’m here to serve your insurance needs — now and for years to come.

Medicare Supplement

As good as it is, Medicare alone was never intended to pay all your medical expenses.

This can leave you paying medical expenses out of your own pocket, including things like coinsurance, co-pays and deductibles.

That’s where our Medicare Supplement insurance can help. It works with Medicare to help offer **more insurance coverage** and help reduce the amount of money you spend out of your own pocket.

Simply put, Medicare Supplement insurance can help **pay your medical expenses**.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program.

Dental

We all know how important it is to see the dentist regularly. After all, how we take care of our teeth is connected to the health of our whole body.

However, dental procedures can be expensive. Because standard health insurance usually doesn’t include coverage for dental care (even Medicare can only provide limited benefits), it’s wise to seek dental coverage that can help you save money.

Our dental insurance can make it easier (and more affordable) to see your dentist and **receive the care you need** to stay healthy.

Cancer

While the odds of surviving cancer are higher than ever, its treatment can be extensive and expensive. Unfortunately, many of the costs are not covered by traditional medical insurance.

That’s where our cancer insurance comes in.

It can help **cover the high costs of cancer** and reduce the amount you spend out of your own pocket ... so you can **worry less about bills** and focus more on enjoying life.

Long-Term Care

The need for long-term care can arise at any time in your life (perhaps due to a sudden illness, injury or car accident), so it’s important to plan now.

Long-term care insurance can help make sure you **have help getting care ... and paying for it**.

Remember, long-term care can be expensive. That’s where our long-term care insurance can help ... so you can **keep your independence and not burden your loved ones** with your care or medical bills.

Annuities

Lately, there seem to be fewer options available to **plan securely for the future ...** and people who have invested in the stock market have seen their share of surprises.

Luckily, annuities offer a secure way to **build your retirement savings** and help ensure you don’t outlive your money.

Our annuities can help **bring you peace of mind** knowing your retirement savings will be there when you need it.

Life

If you change jobs or retire, you may not be able to take your life insurance with you ... or perhaps you don’t have any coverage at all.

That’s why we offer a variety of life insurance options — so you can have coverage that **travels with you through every stage of life**.

Keep in mind, the average cost of a funeral is now [\$7,755.*]Will your current coverage be enough?

Our life insurance is an ideal way to help ensure your loved ones receive the protection they deserve ... so you can **leave dollars, not debts**.

**"General Price List Survey," National Funeral Directors Association (NFDA),[2010.]

Physicians Mutual Insurance Company

offers Medicare Supplement, Long-Term Care Insurance, Dental Insurance and Cancer Insurance. In CO/MO: These policies are available to people under age 65 if due to a disability. P020, P025, P026, P027, P029, B345; OK: P0200K, P0250K, P0260K, P0270K, P0290K; WI: P235, B369, B370, B371, B372, B373, P236, P237, B398, B420; C250A, P150; OK: P1500K; P176; OK: P1760K; P145, P146, P147, P148; OK: P1450K, P1460K, P1470K, P1480K.

Physicians Life Insurance Company

offers Annuities and Life Insurance. AP111, AP112, AP114, AP116, AP117; OK: P111X, AP112X, AP114X, AP116X, AP1170K; L708, L712, L726, L728, L729, L730, L732, L762; OK: L726K, L7300K, L7320K, L7620K, L728L, L729L.

“My Physicians Mutual agent has gone above and beyond to help me with some questions I had. She is very personable and never too busy to help – she’s even come to my home to help me with my application. She is also only a phone call away, which is a real comfort to me.”
– Joan R.

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item:	variable information	
Comments:		
Attachment:		
PMA3249-1211_personalized pg1.pdf	Filed-Closed	03/21/2012

Straightforward Answers to Your Needs

I work for you

Agent/Producer
Photo

Please, never hesitate
to call me if you have
questions or need help ...
that is why I'm here.

[LongSample A. LongSample]
[Insurance Agent/Producer]

[800-XXX-XXXX]
[402-XXX-XXXX]

PhysiciansMutual.com



Physicians
Mutual®

Insurance for all of us.®